

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of:	)	
	)	
Robert J. GREENBERG et al.	)	Group Art Unit: 3622
	)	
Application No.: 10/706,952	)	Examiner: Nathan C. Uber
	)	
Filed: November 14, 2003	)	
	)	
For: SYSTEMS AND METHODS FOR	)	Confirmation No.: 7773
MANAGING A FINANCIAL ACCOUNT	)	
BASED ON NON-CREDIT BEHAVIOR	)	
OF A CUSTOMER	)	

**Mail Stop Amendment**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**REPLY TO OFFICE ACTION**

In reply to the Office Action mailed May 27, 2009, the period for response to which extends through August 27, 2009, Applicants respond as follows:

**Amendments to the Claims** begin on page 2 of this paper.

**Remarks** follow the amendment section of this paper.